

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Robert McDonald  
Jayne McDonald  
Debtors

Case No. 23-02809-MJC  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-5  
Date Rcvd: Mar 27, 2024

User: admin  
Form ID: 318

Page 1 of 3  
Total Noticed: 43

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 29, 2024:**

Recip ID	Recipient Name and Address
db/jdb	+ Robert McDonald, Jayne McDonald, 49 Avenue E, Schuylkill Haven, PA 17972-1409
5583986	+ Advanced Recovery Systems, POB 80766, Valley Forge, PA 19484-0766
5583999	++ CONTINENTAL FINANCE COMPANY, PO BOX 3220, BUFFALO NY 14240-3220 address filed with court:, Continental Finance Co, Attn: Bankruptcy, 4550 Linden Hill Rd, Ste 4, Wilmington, DE 19808
5583991	+ Cacl Fcu, 1800 West Market St, Pottsville, PA 17901-2002
5583995	+ Comenity/Michaels, POB 650113, Dallas, TX 75265-0113
5584001	+ Cornerstone Coordinated Health, 40 West Frack Street, Frackville, PA 17931-1719
5584006	+ Heart Care Group, 1249 S. Cedar Crest Blvd, Suite 100, Allentown, PA 18103-6227
5584008	+ Lehigh Valley Health Network, POB 981006, Boston, MA 02298-1006
5584009	+ Lehigh Valley Health Network, 516 Iron Street, Lehigh Valley, PA 18235-1913
5584017	+ Penn State Health, 500 University Drive, Hershey, PA 17033-2391
5584019	+ St. Lukes University Health, POB 604152, Charlotte, NC 28260-4152

TOTAL: 11

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5583987	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Mar 27 2024 18:45:42	Ally Credit Card, POB 9222, Old Bethpage, NY 11804-9222
5583988	+ Email/PDF: bncnotices@becket-lee.com	Mar 28 2024 08:51:39	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
5583989	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Mar 27 2024 18:44:00	Aspire Credit Card, Attn: Bankruptcy, Po Box 105555, Atlanta, GA 30348-5555
5583990	+ Email/Text: bk@avant.com	Mar 27 2024 18:45:00	Avant/WebBank, 222 North Lasalle Street, Suite 1600, Chicago, IL 60601-1112
5583992	+ EDI: CAPITALONE.COM	Mar 27 2024 22:42:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5583993	+ Email/Text: jessicaohrlein@cpcrecovery.com	Mar 27 2024 18:45:00	Central Portfolio Control, Attn: Bankruptcy, 10249 Yellow Circle Dr, Ste 200, Minnetonka, MN 55343-9111
5583994	+ EDI: CITICORP	Mar 27 2024 22:42:00	Citibank/The Home Depot, Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
5583996	+ EDI: WFNNB.COM	Mar 27 2024 22:42:00	ComenityCapital/Bosco, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
5583997	+ Email/Text: dylan.succa@commercialacceptance.net	Mar 27 2024 18:44:00	Commercial Acceptance Co, 2300 Gettysburg Road, Suite 102, Camp Hill, PA 17011-7303
5583998	+ Email/Text: commonwealth@ebn.phinsolutions.com	Mar 27 2024 18:44:00	Commonwealth Fin, 245 Main Street, Scranton,

District/off: 0314-5  
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			PA 18519-1641
5584002	+ Email/PDF: creditonebknotifications@resurgent.com	Mar 27 2024 18:56:16	Credit One Bank, Attn: Bankruptcy Department, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
5584003	Email/Text: customersupport@elevaterecoveries.com	Mar 27 2024 18:44:00	Elevate Recoveries, LLC, POB 910009, Sherman, TX 75091
5584004	+ EDI: AMINFOFP.COM	Mar 27 2024 22:42:00	First Premier Bank, Attn: Bankruptcy, POB 5524, Sioux Falls, SD 57117-5524
5584005	+ EDI: PHINGENESIS	Mar 27 2024 22:42:00	Genesis FS Card Services, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
5584007	+ Email/Text: PBNCNotifications@perituservices.com	Mar 27 2024 18:44:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
5584010	+ Email/Text: bknotification@loandepot.com	Mar 27 2024 18:45:00	LoanDepot, Attn: Bankruptcy, 26642 Towne Center, Foothill Ranch, CA 92610-2808
5584011	+ EDI: SYNC	Mar 27 2024 22:42:00	Lowes Business Acct/SYNCB, POB 669824, Dallas, TX 75266-0781
5584014	Email/Text: ml-ebn@missionlane.com	Mar 27 2024 18:44:00	Mission Lane LLC, Attn: Bankruptcy, P.O. Box 105286, Atlanta, GA 30348
5584012	+ Email/Text: MDSBankruptcies@meddatsys.com	Mar 27 2024 18:44:00	Medical Revenue Service, POB 1149, Sebring, FL 33871-1149
5584013	+ Email/Text: Mercury@ebn.phinsolutions.com	Mar 27 2024 18:44:00	Mercury/FBT, Attn: Bankruptcy, Po Box 84064, Columbus, GA 31908-4064
5584015	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Mar 27 2024 18:56:20	Ollo Card Services, Attn: Bankruptcy, Po Box 9222, Old Bethpage, NY 11804-9222
5584016	Email/Text: bankruptcies@penncredit.com	Mar 27 2024 18:44:00	Penn Credit, 2800 Commerce Drive, PO Box 69703, Harrisburg, PA 17106
5584018	Email/Text: accounting@recoveryrmg.com	Mar 27 2024 18:44:00	Receivable Management Group, POB 6070, Columbus, GA 31917
5584021	+ EDI: SYNC	Mar 27 2024 22:42:00	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5584022	+ EDI: SYNC	Mar 27 2024 22:42:00	Synchrony Bank/Care Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5584023	+ EDI: SYNC	Mar 27 2024 22:42:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5584024	+ EDI: SYNC	Mar 27 2024 22:42:00	Synchrony Bank/TJX, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5584025	+ EDI: CITICORP	Mar 27 2024 22:42:00	Trac/CBCD/Citicorp, Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
5584028	Email/Text: bknotice@upgrade.com	Mar 27 2024 18:44:00	Upgrade, Inc., Attn: Bankruptcy, 275 Battery Street 23rd Floor, San Francisco, CA 94111
5584029	+ EDI: USBANKARS.COM	Mar 27 2024 22:42:00	US Bank/RMS, Attn: Bankruptcy, Po Box 5229, Cincinnati, OH 45201-5229
5584026	^ MEBN	Mar 27 2024 18:40:46	United Resource Systems, Inc, 3501 S. Teller Street, Denver, CO 80235-2011
5584027	^ MEBN	Mar 27 2024 18:40:47	United Resource Systems, Inc., Attn: Bankruptcy, 3501 South Teller Street, Lakewood, CO 80235-2011

TOTAL: 32

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a

preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5584000	*P++	CONTINENTAL FINANCE COMPANY, PO BOX 3220, BUFFALO NY 14240-3220, address filed with court:, Continental Finance Company, Attn: Bankruptcy, Po Box 8099, Newark, DE 19714
5584020	*P++	CONTINENTAL FINANCE COMPANY, PO BOX 3220, BUFFALO NY 14240-3220, address filed with court:, Surge, POB 6812, Carol Stream, IL 60197

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 29, 2024

Signature:           /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 27, 2024 at the address(es) listed below:

Name	Email Address
Lisa Ann Rynard	larynard@larynardlaw.com aburd@pkh.com,PA88@ecfbis.com
Michael Patrick Farrington	on behalf of Creditor LOANDEPOT.COM LLC mfarrington@kmlawgroup.com
Robert M. Reedy	on behalf of Debtor 2 Jayne McDonald attyreedy@yahoo.com bill_crown@hotmail.com;attyreedy@yahoo.com
Robert M. Reedy	on behalf of Debtor 1 Robert McDonald attyreedy@yahoo.com bill_crown@hotmail.com;attyreedy@yahoo.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 5

**Information to identify the case:**

Debtor 1

**Robert McDonald**

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-8141

EIN --

Debtor 2

**Jayne McDonald**

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-6575

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:23-bk-02809-MJC

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Robert McDonald

Jayne McDonald

3/27/24**By the  
court:**Mark J. Conway, United States  
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**